

Notice of Allowability

Application No.

09/923,617

Applicant(s)

GANGI, FRANK J.

Examiner

Ella Colbert

Art Unit

3694

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 24 July 2007.
2. ☒ The allowed claim(s) is/are 39-77.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) ☐ All b) ☐ Some* c) ☐ None of the:
 1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
 - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

- | | |
|--|---|
| 1. <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 5. <input type="checkbox"/> Notice of Informal Patent Application |
| 2. <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 6. <input type="checkbox"/> Interview Summary (PTO-413),
Paper No./Mail Date _____ |
| 3. <input type="checkbox"/> Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date _____ | 7. <input checked="" type="checkbox"/> Examiner's Amendment/Comment |
| 4. <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit
of Biological Material | 8. <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance |
| | 9. <input type="checkbox"/> Other _____ |

DETAILED ACTION

1. Claims 39-80 are pending. Claims 39-72 have been amended and claims 73-80 have been added in this communication filed 7/24/07 entered as Response After Non-Final Action.

2. The Petition filed 08/22/07 has been entered and considered.

3. The 35 USC 112 second paragraph rejections for claims 39, 45, 49, 55, 58, 60, 66, 69, and 72 have been overcome by Applicant's amendment to the claims filed 7/24/07 and are hereby withdrawn.

4. An Examiner's Amendment appears here below:

Claims 39, 40, 46, 49, 50, 53, 55, 66, 67, 69, 71, 73, and 76 are amended and claims 58, 59, 64, 65, and 78-80 have been cancelled without prejudice.

The Authorization for this amendment to the claims was given in an e-mail by Applicant's Representative, Mr. Jeff Whittle on September 24, 2007.

AMENDMENTS TO THE CLAIMS

39. (Currently amended) A wallet consolidator, comprising:

- a controller to control operation of a wallet consolidator;
- at least one input device connected to said controller of the wallet consolidator and positioned to receive a copy of information stored on at least one card;
- a memory device connected to said controller to store said information received by said input device; and
- an output device connected to said controller and positioned to effectuate communication of [transmit] at least a portion of said information stored in said memory device to a point-of-sale terminal located at a point-of-sale, when the point-of-sale terminal is positioned [process a point-of-sale transaction responsive to] receive said at

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least a portion of said information from the output device of the wallet consolidator for use in a point-of-sale transaction.

40. (Currently amended) A wallet consolidator as defined in Claim 39, wherein said information comprises [account identification] information pertaining to at least one of the following: one or more credit cards, one or more debit cards, one or more identification cards, one or more electronic coupons, or one or more food stamp accounts.

41. (Previously amended) A wallet consolidator as defined in Claim 40, wherein said output device is a wireless communication device.

42. (Previously amended) A wallet consolidator Claim 39, wherein said input device comprises at least one of the following: a touch screen, a smart card reader, a kiosk, a memory card, or a radio frequency (RF) interface.

43. (Previously amended) A wallet consolidator as defined in Claim 39, wherein said controller controls instructions to be presented to a user to instruct the user on use of the wallet consolidator.

44. (Previously amended) A wallet consolidator as defined in Claim 39, further comprising a display positioned to display scanable bar code patterns capable of being scanned by a bar code scanner.

45. (Previously amended) A wallet consolidator as defined in Claim 39, wherein said output device is further positioned to transmit at least a portion of said information stored in said memory device to a computing device selected from the group of: a dumb terminal, or a database, and is positioned to receive information transmitted from said output device.

46. (Currently amended) A wallet consolidator as defined in Claim 39, wherein said information [comprises personal] includes identification information pertaining to [at least] one or more of the following: [one or more] credit cards, debit cards, [one or more] identification cards, [one or more] electronic coupons, or [one or more] food stamp accounts.

47. (Previously amended) A wallet consolidator as defined in Claim 39, further comprising at least one of the following: a touch screen or a user input cluster

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connected to said controller, positioned to receive input for controlling said output device.

48. (Previously amended) A wallet consolidator as defined in Claim 39, further comprising a writer connected to said controller and positioned to write said information to a personalized smart card.

49. (Currently amended) A method for processing a transaction using a wallet consolidator, the method comprising the steps of:

receiving information stored on at least one of a plurality of cards;

storing said received information in a memory device; and

[transmitting] communicating at least a portion of said stored information to a point-of-sale terminal positioned at a point-of-sale and positioned to process a [respective] point-of-sale transaction responsive to said at least a portion of said information.

50. (Currently amended) A method as defined in Claim 49,

wherein said information comprises information pertaining to at least one of the following: one or more credit cards, one or more debit cards, one or more [personal] identification cards, one or more electronic coupons, or one or more food stamp accounts; and

wherein the method further comprises the steps of:

providing a user an option to select a card to add or delete, duplicate information, transfer data, move cash, or access or amend information including at least one of the following: an electronic coupon, personal identification information, or a medical record, and

traversing an action tree which instructs the user on the use of the wallet consolidator responsive to the selected option.

51. (Previously amended) A method as defined in Claim 49,

wherein the step of receiving is performed via an input device comprising at least one of the following: a touch screen, a smart card reader, a kiosk, a memory card, or a radio frequency (RF) interface; and

wherein the method further comprises the step of receiving a passcode from a user prior to allowing the user to gain access to the wallet consolidator.

52. (Previously amended) A method as defined in Claim 49, wherein the memory device comprises at least one of the following: semiconductor memory, random access memory (RAM), magnetic memory, or a hard disk.

53. (Currently amended) A method as defined in Claim 49, wherein the step of [transmitting] communicating is performed via an output device comprising [at least] one or more of the following: a wireless communications interface or a radio frequency (RF) interface, and wherein the method further includes using the at least a portion of the information for a point-of-sale transaction.

54. (Previously amended) A method as defined in Claim 49,

wherein the method further comprises transmitting at least a portion of said stored information to a computing device selected from the group of: a dumb terminal and a database; and

wherein the received information includes a digitized image of the at least one of a plurality of cards.

55. (Currently amended) A method as defined in Claim 49, wherein said information comprises [account or personal] identification information pertaining to at least one of the following: one or more credit cards, one or more debit cards, one or more identification cards, one or more electronic coupons, or one or more food stamp accounts;

wherein the method further comprises transmitting at least a portion of said stored identification information to a computing device selected from the group of: a dumb terminal and a database;

wherein the step of [transmitting] communicating identification receiving is performed via an input device connected to a controller, the input device comprising at least one of the following: a magnetic stripe card reader, a bar code reader, a keypad, a touch screen, a smart card reader, a kiosk, a memory card, a telephony interface, a wireless interface, a wireline communications interface, a wireless communications interface, an infrared (IR) interface, or a radio frequency (RF) interface;

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wherein the step of storing is performed via a memory device connected to said controller, the memory device comprising at least one of the following: a semiconductor memory, a smart card, a memory card, random access memory (RAM), magnetic memory, hard disks, magnetic tapes, an optical memory device, or an optical disc;

wherein the step of [transmitting] communicating identification information to the point-of-sale terminal is performed via an output device connected to said controller, the output device comprising at least one of the following: a wireless interface, a wireless communications interface, or a radio frequency (RF) interface.

56. (Previously amended) A method as defined in Claim 49, further comprising at least one of the following: a touch screen or a user input cluster, connected to said output device and positioned to receive input to control said output device.

57. (Previously amended) A method as defined in Claim 49, further comprising a writer connected to the memory device to write said at least a portion of said information to a personalized transaction card, said information including identification information contained on a plurality of cards.

Please cancel the following claims without prejudice:

58. (Cancelled)

59. (Cancelled)

60. (Previously amended) A wallet consolidator as defined in Claim 39,

wherein said input device comprises at least one of the following: a touch screen, a smart card reader, a kiosk, a memory card, a telephony interface, a wireless interface, a wireline communications interface, a wireless communications interface, an infrared (IR) interface, or a radio frequency (RF) interface;

wherein said output device comprises at least one of the following: a wireless interface, a wireless communications interface, or a radio frequency (RF) interface; and

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wherein said output device is further positioned to transmit at least a portion of said information stored in said memory device to a computing device is selected from the group of: a dumb terminal, and a database positioned to receive information from said output device.

61. (Previously amended) A wallet consolidator as defined in Claim 46, wherein said output device is a wireless radio frequency (RF) communication device.

62. (Previously amended) -A wallet consolidator as defined in Claim 39, further comprising a writer connected to said controller and positioned to write said information to a personalized transaction card, said information including personal identification information contained on at least one of a plurality of cards.

63. (Previously amended) A method as defined in Claim 49, wherein the memory device comprises at least one of the following: a smart card, a memory card, a magnetic tape, an optical memory device, or an optical disc.

Please cancel the following claims without prejudice:

64. (Cancelled)

65. (Cancelled)

66. (Currently amended) A wallet consolidator comprising:

a controller positioned to control operation of the wallet consolidator;

an input device in communication with the controller and positioned to receive a copy of [identification] information stored on at least one card;

a memory device in communication with the controller and positioned to store the [identification] information received by the input device; and

an output device in communication with the controller to effectuate communication of at least a portion of said information stored in said memory device to

a point-of-sale terminal located at a point-of-sale when the point-of-sale terminal is positioned to receive said at least a portion of said information from the output device of the wallet consolidator for use in a point-of-sale transaction.

67. (Currently amended) A wallet consolidator as defined in Claim 66, wherein the [identification] information includes [personal] identification information contained on at least one of a plurality of cards.

68. (Previously amended) A wallet consolidator as defined in Claim 67, wherein the output device is a wireless radio frequency (RF) communication device.

69. (Currently amended) A wallet consolidator comprising:

- a controller positioned to control operation of the wallet consolidator;
- an input device in communication with the controller and positioned to receive [a copy of personal identification] information contained on at least one card;
- a memory device in communication with the controller and positioned to store the [personal identification] information received by the input device; and
- a wireless output device in communication with the controller and adapted to be positioned to interface with a point-of-sale terminal located at a point-of-sale to provide at least a portion of the [personal identification] information stored in the memory device to the point-of-sale terminal when the point-of-sale terminal is positioned to enable a point-of-sale transaction responsive to receiving the at least a portion of the [personal idendification] information.

70. (Previously amended) A wallet consolidator as defined in Claim 69, wherein the at least one card includes a driver's license card.

71. (Currently amended) A wallet consolidator as defined in Claim 69, wherein the received information includes a digitized image [of the at least one card].

72. (Previously amended) A wallet consolidator as defined in Claim 69, wherein the wireless output device is a wireless radio frequency (RF) communication device operatively positioned to interface directly with the point-of-sale terminal positioned at the point-of-sale location.

73. (Currently amended) A wallet consolidator comprising:

- an input device positioned to receive information stored on at least one card;
- a memory device connected to the input device to store the information received by the input device; and
- a wireless output device connected to the memory device and positioned to effectuate communication of at least a portion of said information stored in said memory device to a point-of-sale terminal located at a point-of-sale when the point-of-sale terminal is positioned to receive said at least a portion of said information from the wallet consolidator for use in a point-of-sale transaction.

74. (Previously submitted) A wallet consolidator as defined in Claim 73, wherein the information comprises account identification information pertaining to at least one of the following: one or more credit cards, one or more debit cards, one or more identification cards, one or more electronic coupons, or one or more food stamp accounts.

75. (Previously submitted) A wallet consolidator as defined in Claim 73, wherein the at least one card includes a driver's license card.

76. (Currently amended) A wallet consolidator as defined in Claim 73, wherein the received information includes a digitized image [of the at least one card].

77. (Previously submitted) A wallet consolidator as defined in Claim 73, wherein the output device comprises at least one of the following: a wireless interface, a wireless communications interface, or a radio frequency (RF) interface.

Please cancel the following claims without prejudice.

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78. (Cancelled)

79. (Cancelled)

80. (Cancelled)

5. Claims 39-57, 60-63, and 66-77 are allowed.

6. The following is an examiner's statement of reasons for allowance: the closest prior art is (US 5,748,737) Daggar who teaches an electronic wallet and generic card combined into a single wallet-card, but fails to teach an output device connected to the controller and positioned to effectuate communication of a portion of the information stored in the memory device to a point-of-sale terminal located at a point-of-sale when the point-of-sale terminal is positioned to receive a portion of the information from the output device of the wallet consolidator for use in a point-of-sale transaction in claims 39, 49, 66, 69, and 73.

The dependent claims 40-48, 50-57, 60-63, and 66-77 being further limiting to the independent claims, definite and fully enabled by the Specification are also allowable.

It appears that the instant invention is beyond the skill of one of ordinary skill in the art. Accordingly the invention would NOT have been obvious because one of ordinary skill could not have been expected to achieve it, NOR would they have been able to predict the results, and as such, they would have had no capability of expecting success.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably

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accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."


Inquiries

7. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Ella Colbert whose telephone number is 571-272-6741. The examiner can normally be reached on Monday, Wednesday, and Thursday, 5:30AM-3:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on 571-272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

September 30, 2007


ELLA COLBERT
PRIMARY EXAMINER